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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)		APPLICANT T. DOKI et al.	
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U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

"Convenience Store Payment – Involving 150-Yen Commission Rapidly Growing with the Support of 120 EC Companies", Challenger, Nikkei Multimedia, April 15, 1998, pp. 88-93, Vol. 34, Japan.

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if citation is considered, draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

(Form PTO-1449 [6-4])